

United States Courts
Southern District of Texas
FILED

FEB 29 2012

David J. Bradley, Clerk of Court

Certificate Number: 01267-TXS-CC-017482448



01267-TXS-CC-017482448

CERTIFICATE OF COUNSELING

I CERTIFY that on February 28, 2012, at 10:08 o'clock PM CST, Jane Kao received from Money Management International, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Southern District of Texas, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by telephone.

Date: February 28, 2012 By: /s/Marilyn Smith

Name: Marilyn Smith

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).